

|  |   |             |           |
|--|---|-------------|-----------|
| <b>Information to identify the case:</b> |   |             |           |
| Debtor 1:                                | Amber L Zaker                               |             |           |
|  | First Name                                  | Middle Name | Last Name |
| Debtor 2:                                |   |             |           |
| (Spouse, if filing)                      | First Name                                  | Middle Name | Last Name |
| United States Bankruptcy Court:          | Northern District of Illinois               |             |           |
| Case number:                             | 24-05551                                    |             |           |
|  | Social Security number or ITIN: xxx-xx-6567 |             |           |
|  | EIN: -- --                                  |             |           |
|  | Social Security number or ITIN: -- --       |             |           |
|  | EIN: -- --                                  |             |           |
|  | Date case filed for chapter: 13 4/16/24     |             |           |

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

|   | About Debtor 1:  | About Debtor 2:  |
|---|--|--|
| <b>1. Debtor's full name</b>  | Amber L Zaker  |  |
| <b>2. All other names used in the last 8 years</b>  | aka Amberlynn Zaker  |  |
| <b>3. Address</b>   | 625 E. Park Blvd.<br>Villa Park, IL 60181  |  |
| <b>4. Debtor's attorney</b><br>Name and address   | David H Cutler<br>Cutler & Associates, Ltd.<br>4131 Main St.<br>Skokie, IL 60076 | Contact phone 847-673-8600<br>Email: cutlerfilings@gmail.com   |
| <b>5. Bankruptcy trustee</b><br>Name and address  | Glenn B Stearns<br>801 Warrenville Road Suite 650<br>Lisle, IL 60532             | Contact phone 630-981-3888   |
| <b>6. Bankruptcy clerk's office</b><br>Documents in this case may be filed at this address.<br>You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . | Eastern Division<br>219 S Dearborn<br>7th Floor<br>Chicago, IL 60604             | Hours open:<br>8:30 a.m. until 4:30 p.m. except Saturdays,<br>Sundays and legal holidays.<br>Contact phone 1-866-222-8029<br>Date: 4/17/24 |

**For more information, see page 2**

Debtor **Amber L Zaker**

Case number **24-05551**

|  |  |   |
|--|--|---|
| <p><b>7. Meeting of creditors</b><br/>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> | <p><b>May 29, 2024 at 10:00 AM</b><br/><br/>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>  | <p>Location:<br/><br/><b>Zoom video meeting. Go to <a href="https://zoom.us/join">Zoom.us/join</a>, Enter Meeting ID 388 782 3554, and Passcode 4113122038, OR call 1-872-282-6946</b><br/><br/>For additional meeting information, go to <a href="http://www.justice.gov/ust/moc">www.justice.gov/ust/moc</a>.</p> |
| <p><b>8. Deadlines</b><br/>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>  | <p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b><br/><br/><b>You must file:</b></p> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b><br/><br/><b>Deadline for governmental units to file a proof of claim:</b></p> <hr/> <p><b>Deadlines for filing proof of claim:</b><br/>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p><b>Deadline to object to exemptions:</b><br/>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> | <p><b>Filing deadline: 7/29/24</b><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><b>Filing deadline: 6/25/24</b><br/><br/><b>Filing deadline: 10/15/24</b><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b></p>                 |
| <p><b>9. Filing of plan</b></p>  | <p>The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>6/21/24 at 10:00 AM</b>. Location: <b>Courtroom 615, 219 S. Dearborn St, Chicago, IL 60604</b> or <b>Using Zoom. To appear by video, use this link: <a href="https://www.zoomgov.com/">https://www.zoomgov.com/</a> or to appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID 160 731 2971 and passcode 587656.</b></p> <p><b>The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4500.00</b><br/>Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.</p>   |   |
| <p><b>10. Creditors with a foreign address</b></p>   | <p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>  |   |
| <p><b>11. Filing a chapter 13 bankruptcy case</b></p>  | <p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>   |   |
| <p><b>12. Exempt property</b></p>  | <p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>   |   |
| <p><b>13. Discharge of debts</b></p>   | <p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>  |   |

In re:  
Amber L Zaker  
Debtor

Case No. 24-05551-JSB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0752-1  
Date Rcvd: Apr 17, 2024

User: admin  
Form ID: 3091

Page 1 of 2  
Total Noticed: 16

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2024:

| Recip ID | Recipient Name and Address                                    |
|----------|---|
| db       | + Amber L Zaker, 625 E. Park Blvd., Villa Park, IL 60181-2727 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                  | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| aty      | Email/Text: cutlerfilings@gmail.com         | Apr 17 2024 22:22:00 | David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076                                  |
| tr       | + Email/Text: mcguckin_m@lisle13.com        | Apr 17 2024 22:22:00 | Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350                                       |
| ust      | + Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV | Apr 17 2024 22:23:00 | Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027 |
| 30794178 | + Email/PDF: bncnotices@becket-lee.com      | Apr 17 2024 22:24:31 | Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540                                      |
| 30794179 | + EDI: CAPITALONE.COM                       | Apr 18 2024 02:15:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285                                  |
| 30794181 | + EDI: CITICORP                             | Apr 18 2024 02:15:00 | Citi Card/Best Buy, Attn: Citicorp Cr Srvs Centralized Bankr, Po Box 790040, St Louis, MO 63179-0040        |
| 30794182 | + EDI: CITICORP                             | Apr 18 2024 02:15:00 | Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040    |
| 30794183 | + Email/Text: electronicbkydocs@nelnet.net  | Apr 17 2024 22:23:00 | Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561  |
| 30794184 | + EDI: DISCOVER                             | Apr 18 2024 02:15:00 | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025                                |
| 30794180 | EDI: JPMORGANCHASE                          | Apr 18 2024 02:15:00 | Chase Mortgage, Attn: Legal Correspondence Center, 700 Kansas Ln Mail Code La4-7200, Monroe, LA 71203       |
| 30794185 | + Email/Text: recovery@msufcu.org           | Apr 17 2024 22:23:00 | MSU Federal Credit Union, Attn: Bankruptcy, Po Box 1208, East Lansing, MI 48826-1208                        |
| 30794186 | Email/Text: Bankruptcy.Notices@pnc.com      | Apr 17 2024 22:22:00 | PNC Financial, Attn: Bankruptcy, 300fifth Ave, Pittsburgh, PA 15222   |
| 30794187 | Email/Text: Bankruptcy.Notices@pnc.com      | Apr 17 2024 22:22:00 | PNC Financial Services, Attn: Bankruptcy, 300 Fifth Ave, Pittsburgh, PA 15222                               |
| 30794188 | + EDI: SYNC                                 | Apr 18 2024 02:15:00 | Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060                                 |
| 30794189 | + EDI: WTRRN BANK.COM                       | Apr 18 2024 02:15:00 | Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN                        |

District/off: 0752-1

User: admin

Page 2 of 2

Date Rcvd: Apr 17, 2024

Form ID: 309I

Total Noticed: 16

55440-9475

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2024 at the address(es) listed below:

| Name            | Email Address  |
|-----------------|--|
| David H Cutler  | on behalf of Debtor 1 Amber L Zaker cutlerfilings@gmail.com r48280@notify.bestcase.com |
| Glenn B Stearns | stearns_g@lisle13.com  |
| Patrick S Layng | USTPRegion11.ES.ECF@usdoj.gov  |

TOTAL: 3